

## CLAIMS

What is claimed is:

1. A method for managing investment information, comprising:
  - registering a member;
  - soliciting investment experience data from the member;
  - associating an initial rating with the member responsive to the investment experience data;
  - presenting to the member investment information collected from other members regarding an investment;
  - receiving a target projection from the member, the target projection being a speculation of a value of the investment in the future;
  - including the target projection in the investment information; and
  - adjusting the initial rating of the member to an adjusted rating responsive to the accuracy of the target projection.
2. The method according to claim 1, wherein the soliciting element further includes receiving initial projection targets for a test investment; comparing the initial projection targets to targets derived from the investment information; and using the comparison in determining the initial rating.
3. The method according to claim 1, wherein the soliciting element further includes requiring the member to answer an investment experience question by selecting one or more predetermined answers.
4. The method according to claim 1, wherein the soliciting element further includes requiring the member to answer an investment experience question by inputting a free-form response.

5. The method according to claim 4, further including processing the free-form response for a word pattern indicative of an investment skill level.
6. The method according to claim 1, further including filtering the investment information according to member rating.
7. The method according to claim 1, further including filtering the investment information by excluding specific members.
8. The method according to claim 1, wherein presenting the investment information includes presenting other member dialog in the form of posts for a discussion group.
9. The method according to claim 1, wherein presenting the investment information includes presenting an indicia of member ratings.
10. The method according to claim 1, further including receiving the target projection for the investment in a specific time period.
11. The method according to claim 10, wherein the time period is N weeks in the future, and the target projection is a speculation of the average value of the investment in the time period.
12. The method according to claim 11, wherein the time period is one week.
13. A method for managing investment information, comprising:
  - rating a member's investment experience responsive to registration information collected from the member;

displaying to the member system target projections indicative of target projections received from other members, target projections being a speculation of a value of an investment in the future;

receiving from the member a new target projection for the investment; and

adjusting the member's rating according to the accuracy of the new target projection.

14. The method according to claim 13, further including filtering the target projections received from other members to determine system target projections, the filtering using ratings associated with the other members.

15. The method according to claim 13, further including receiving from the member dialog data.

16. The method according to claim 13, including processing the dialog data to locate a word pattern.

17. The method according to claim 16, further including restricting the dialog data responsive to the located word pattern.

18. The method according to claim 16, further including adjusting the member's rating responsive to the located word pattern.

19. A method for managing investment information, comprising:  
receiving target projections from a plurality of members, each target projection being a speculation of a value of an investment in the future;  
rating each member according to the accuracy of their respective target projections;

determining a system target projection using the target projections and associated ratings;

presenting the system target projection to a particular member;

receiving from the particular member, responsive to the system target projection, an updated target projection; and

including the updated target projection and the particular member's rating in determining a new system target projection.